

February 13, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005
Cancellation of OPEB (health insurance benefits) and Life insurance for all retirees

Dear Judge Drain:

This letter is to express my concerns with Documents filed by Delphi Corporation on February 4, 2009 asking the court to cancel health (OPEB) insurance and life insurance benefits for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an **OBJECTION** to Delphi Corp Case #05-44481.

These documents were filed with no previous warning to any of the retirees of Delphi Corporation and were only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. We had little time to prepare for retirement, and little time to adjust to a significantly reduced income before we were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live.

Please understand also, that purchasing life insurance at our ages will be extremely expensive. Many individuals will not be able to purchase even minimal coverage.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

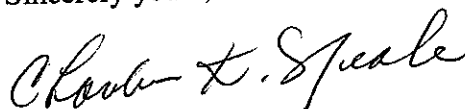
It is my belief that there are other ways to restructure the company and still retain health care and at least some life insurance for retirees. Health care benefits are currently

scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Delphi Corp Case # 05-44481.

We ask you to REJECT these motions.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Charlene K. Neale".

Charlene K. Neale
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